

MISSISSIPPI CLOSING SERVICES
299 SOUTH 9TH STREET, SUITE 201
OXFORD, MISSISSIPPI 38655
662-234-6912 Telephone
662-234-6962 Facsimile

BK 0163 PG 0295
PREPARED BY & RETURN TO:
MISSISSIPPI CLOSING SERVICES
299 SOUTH 9TH STREET SUITE 201
OXFORD, MISSISSIPPI 38655
662-234-6912 TELEPHONE
662-234-6962 FACSIMILE

STATE OF MISSISSIPPI

FHA CASE NO. 281-252098

SPECIAL WARRANTY DEED

This Indenture, made this 6 day of JANUARY, 2004, between ALPHONSO JACKSON, Secretary of Housing and Urban Development of Washington, D.C., party of the first part, (Grantor), and a(n) Horace M. Ayers and Flora Ayers, as joint tenants with full rights of survivorship and not as tenants in common, party(ies) of the second part (Grantees).

Witnesseth, That the said party of the first part, for and in consideration of the sum of one dollar (\$1.00), and other valuable consideration in hand paid, at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledge, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain sell, alien, convey and confirm, unto the said party(ies) of the second part, and the heirs and assigns of the said party(ies) of the second part, the following described property situated in DeSoto County, State of Mississippi:

Lot 1956, Section F, DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, in the City of Horn Lake, DeSoto County, Mississippi, as shown by the plat appearing of record in Plat Book 13, Pages 1-5, in the office of the Chancery Clerk of Desoto County, Mississippi.

Being the same property acquired by the party of the first part pursuant to the provisions of the National Housing Act, as amended (12 USA 1701 et seq.) and the Department of Housing and Urban Development Act (42 U.S.C. 3531).

To have and to hold the said property hereinbefore described, with all and singular the rights, members and appurtenances thereunto appertaining, to the only proper use, benefit and behoof of the said party(ies) of the second part, forever, in fee simple; and the said party of the first part specially warrants the title to the said bargained property above described against the lawful claims of all persons claiming by, through or under the party of the first part.

Subject to all covenants, restrictions, reservations, easements, conditions and right appearing of record; and subject to any state of facts an accurate survey would show.

This Deed not to be in effect until: JANUARY 14, 2004

In Witness whereof the undersigned has set his/her hand and seal as HUD Office, Atlanta, Georgia, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of 35 F.R. 16106 (10/14/70), as amended.

STATE MS. - DESOTO CO.

JAN 22 10 37 AM '04

BK 443 PG 295
CH. CLK.

SECRETARY OF HOUSING AND
URBAN DEVELOPMENT

V. Neelon
Unofficial Witness

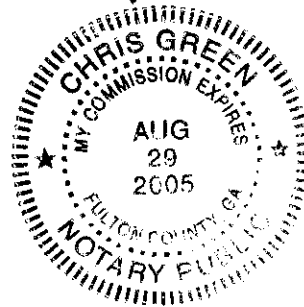
By: DeLo D. Mast, as
Attorney-in-Fact

STATE OF GEORGIA
COUNTY OF FULTON

Personally appeared before me, the undersigned authority in and for the said County and State, on this 16 day of September, 2004 within my jurisdiction, the within named Bernadette Mast who acknowledged that (he)(she) is Attorney-in-Fact under Power of Attorney recorded at Deed Book 97 at Page 304 in De Soto County records and that in said representative capacity (he)(she) executed the above and foregoing instrument, after first having been duly authorized so to do.

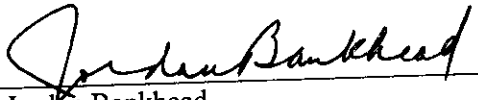
Commission Expires: 8/29/05

Chris Green
Notary Public



Indexing instructions to the
Chancery Court Clerk of DeSoto
County, Mississippi, as per Section
89-5-33 MCA Annotated.

Lot 1956, Section F, DeSoto Village Subdivision, in Section 33,
Township 1 South, Range 8 West, in the City of Horn Lake, DeSoto
County, Mississippi, as shown by the plat appearing of record in Plat
Book 13, Pages 1-5, in the office of the Chancery Clerk of Desoto
County, Mississippi.


Prepared by: Jordan Bankhead

Mississippi State Bar #100897
MISSISSIPPI CLOSING SERVICES
299 South 9th Street, Suite 201
Oxford, Mississippi 38655
662-234-6912 Telephone
662-234-6912 Facsimile

Grantor's Address:
Best Assets/Citiwest JV
3420 Norman Berry Drive
Suite 600
Hapeville, Georgia 30354
404-768-1400
No Second Number

Grantees' Address:
Horace M. Ayers
Flora Ayers
6510 Jamestown Avenue
Horn Lake, DeSoto, Mississippi
662-393-2651

No 2nd #